

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF PUERTO RICO

ANA R. OLIVELLA RIVERA

Plaintiff

v.

POPULAR LEASING AND RENTAL, INC.,  
ET AL.

Defendants

CIVIL NO.: 98-2267 (CC)

JURY TRIAL DEMANDED

UNSWORN STATEMENT PURSUANT TO 28 USC 1746

I Milagros Rivera, of legal age, resident of Bayamón, PR, operations supervisor of the Customer Services Department at Popular Auto (as known as Popular Leasing), hereby state the following:

1. That Popular Leasing, Inc. is a wholly owned subsidiary of Banco Popular de Puerto Rico.
2. That at times Banco Popular acts as collection agent to Popular Leasing in order to procure outstanding debts owed to Popular Leasing as creditor.
3. That the principal line of business of Banco Popular is not the collection of debts but the banking and lease industries and the Banco Popular does not act as debt collector

agent for third parties or any other entity aside from Popular Leasing.

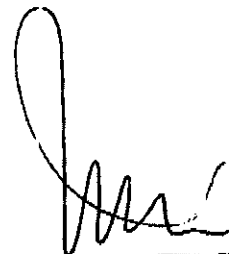
4. Isla Repossessions is an entity, which is completely independent and separated from Banco Popular and Popular Leasing.

5. That I have reviewed all the documents contained in our files pertaining to Ana Olivella Rivera and it appears that Popular Leasing and Banco Popular were never notified by Trans Union of Puerto Rico that plaintiff Ana Olivella Rivera had made a dispute or claim regarding her credit report.

6. From the information that I have obtained, both verval and written, it appears that the only notification that Banco Popular and/or Popular Leasing received about Mrs. Olivella's dispute regarding her credit report was made by Mrs. Olivella herself and not by credit reporting agency.

I declare under penalty of perjury that the foregoing is true and correct.

In San Juan, Puerto Rico, this 18<sup>th</sup>, day of October, 2005.



Milagros Rivera-García